

06-30-00

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Atty Docket No.: 505483.003  
First Named Inventor: Richard K Ryan

JC862 U.S. PTO  
06/29/00

JC834 U.S. PTO  
09/606495  
06/29/00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors: Richard K Ryan  
Brandt Thomas Brock  
Gregory J. Garvin  
Stéphane Goyer  
Brenda Marie Harwood  
Amy Jo Lee  
Mary Elaine Nestor  
Karen S. Plush

Title: METHOD FOR MANAGING A FINANCIAL SECURITY

**UTILITY PATENT APPLICATION TRANSMITTAL**

Box PATENT APPLICATION  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Transmitted herewith for filing regarding the above-referenced patent application are the following documents:

**Application Elements:**

- ☒ Application transmittal containing Fee Calculation and Certificate of Mailing.
- ☒ A check in the amount of \$942.00 to cover the application filing fee.
- ☒ Specification, Claims (21) and Abstract of the Disclosure (21 total pages).
- ☐ Drawings are not applicable to this invention.
- ☒ Declaration and Power of Attorney (1 document) (5 pages).
- ☒ Newly-executed (facsimile copy of original).
- ☐ Copy from a prior application pursuant to 37 C.F.R. 1.63(d).

**Certificate of Mailing by "Express Mail" (37 C.F.R. 1.10)**

Express Mail Label No.: EL439303604US

Date of Deposit: June 29, 2000

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service on the date indicated above and is addressed to Box PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231.

Name:

Signature:

Cynthia L. Maust

Cynthia R. Maust

The Commissioner is hereby authorized to charge any additional amount required, or credit any overpayment, to Deposit Account No. 19-4409.

**Accompanying Application Parts:**

- ☒ Assignment Recordation Form Cover Sheet and Assignment (1 document, 10 pages).  
☒ A check in the amount of \$40.00 to cover the Assignment recordation filing fee.
- ☒ Petition for Filing by Other Than All Inventors Under 37 C.F.R. 1.47(A) (2 pages).  
☒ A check in the amount of \$130.00 to cover the Petition filing fee.  
☒ Affidavit of Roger Viola (facsimile copy of original) (2 pages).  
☒ Affidavit of Amy Jo Lee (facsimile copy of original) (2 pages).  
☒ Affidavit of Annette Cripps (facsimile copy of original) (1 page).
- ☐ Information Disclosure Statement (IDS)/PTO-1449.  
☐ Copies of IDS Citations.
- ☐ Preliminary Amendment.
- ☐ Small Entity Statement.  
☐ Statement filed in prior application, status still proper and desired.
- ☐ Petition to Make Special Under 37 C.F.R. § 1.102(c).
- ☒ Itemized Return Receipt Post Card.

**Fee Calculation:**

	Filed				Extra		Rate		Calculations
Basic Fee									\$690
Total Claims	21	-	20	=	1	x	\$18	=	18
Independent Claims	6	-	3	=	3	x	\$78	=	234
Multiple Dependent Claims (one time fee)					0	x	\$260	=	0
<b>Total Fee:</b>									<b>\$942</b>
<input type="checkbox"/> <b>Small Entity Fee Reduction of 50%:</b>									<b>\$</b>

**Correspondence Address:**

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Pursuant to the provisions of 37 C.F.R. §§ 110 and 153, Applicants respectfully request that this application be assigned a serial number and a filing date of **June 29, 2000**, the date upon which the Application was mailed to the United States Patent and Trademark Office by Express Mail.

Acknowledgment of receipt is respectfully requested.

Respectfully submitted,

By: 

Penny R. Slicer, Reg. No. 34,017  
STINSON, MAG & FIZZELL, P.C.  
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Attorney for Applicants

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09/606495  
06/29/00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s): Rick K. Ryan, et al. )  
)  
Serial No.: Not yet assigned )  
)  
Filing Date: Filed simultaneously herewith )  
)  
Title: METHOD FOR MANAGING A )  
FINANCIAL SECURITY )

**PETITION FOR FILING BY OTHER THAN ALL  
INVENTORS UNDER 37 C.F.R. 1.47(A)**

Box PATENT APPLICATION  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Applicants, Gregory J. Garvin, Stéphane Goyer, Brenda Marie Harwood, Amy Jo Lee, Mary Elaine Nestor and Karen S. Plush (the "Signing Inventors"), hereby petition the Commissioner to accept the filing of the above-identified U.S. Patent Application by other than all of the inventors.

Affidavits are attached hereto providing proof of the pertinent facts concerning the refusal of two of the co-inventors to join in the present application.

The names and addresses of the co-inventors refusing to join in this application are as follows:

Richard K. Ryan  
260 W. 113<sup>th</sup> Street  
Carbondale, Kansas 66414

Brandt Thomas Brock  
6345 S.W. South Pointe Drive  
Auburn, Kansas 66402

**Certificate of Mailing**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Box PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231 on:

Date: June 29, 2000

Signature: Cynthia B. Maust

The Commissioner is hereby authorized to charge any additional amount required, or credit any overpayment, to Deposit Account No. 19-4409.

In view of the refusal of co-inventors Ryan and Brock to execute the papers required for filing the present patent application, the Signing Inventors are believed to be entitled to make such application on behalf of and as agent for their co-inventors Ryan and Brock.

A declaration signed by all of the Signing Inventors, with the signature lines for Ryan and Brock left blank, is enclosed. This declaration is acceptable as a declaration made by the Signing Inventors on their behalf and on behalf of Ryan and Brock, pursuant to the Manual of Patent Examining Procedure § 409.03(a).

The required fee pursuant to 37 C.F.R. § 1.17(h) is enclosed.

Respectfully submitted,

By: 

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